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What is claimed is:

1. A mobile cellular terminal including a cellular telephone functionality for communication via a cellular communication network and having a terminal interface (32), characterized in that the mobile cellular terminal includes a smart card application host (34) and also a smart card router (33), the smart card router (33) responsive to a radiofrequency (RF) communication signal (RF in air) issuing from a contactless smart card reader (35), for demodulating the RF communication signal (RF in air) and providing either a demodulated communication traffic signal (S_{in}) routed to the smart card application host (34) or a demodulated communication traffic signal (U_{in}) routed to the terminal interface (32), the smart card router (33) determining the routing based on information conveyed by the RF communication signal (RF in air).

2. A mobile cellular terminal as in claim 1, wherein the smart card application host (34) is selected from the group consisting of a contact smart card, a microcontroller residing in the mobile cellular terminal (30), and a security component of the mobile cellular terminal (30).

3. A mobile cellular terminal as in claim 1, further characterized in that the smart card router (33) is also responsive to unmodulated communication traffic (S_{out}) provided by the smart card application host (34) and is responsive to unmodulated communication traffic (U_{out}) provided by the terminal interface (32), and in response to either provides a modulated communication traffic signal (RF in air) for transmission to the contactless smart card reader (35).

4. A mobile cellular terminal as in claim 3, wherein the

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smart card router (33) comprises a card access module and router (33a), a modulator/ demodulator (33b), an RF antenna (33c), and a card reader chip (33d), wherein the card access module and router (33a) is coupled to the smart card application host (34) via the card reader chip (33d) and is coupled to the terminal interface (32) and is also coupled to the RF antenna (33c) via the modulator/ demodulator (33b), the RF antenna (33c) in turn being radiatively coupled to the contactless smart card reader (35).

5 10 5. A mobile cellular terminal as in claim 1, further characterized in that the smart card router (33) provides logical channels (Ch1 Ch2) for communication with different applications (34-1 34-2) hosted by the smart card application host (34).

15 20 6. A mobile cellular terminal as in claim 1, further characterized in that in starting communications with the contactless smart card reader (35), the mobile cellular terminal reports RF parameter messages in a format understandable to the contactless smart card reader (35) so as to enable the communications.

7. A mobile cellular terminal as in claim 6, wherein the RF parameters so reported indicate proprietary capabilities of the smart card application host (34).

25 8. A mobile cellular terminal as in claim 6, wherein the RF parameters are derived from data provided by an answer-to-reset message issued by the smart card application host (34).

30 9. A method for use by a mobile cellular terminal including cellular telephone functionality in communicating with a contactless smart card reader (35), the mobile cellular terminal configured for communication via a cellular

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communication network and including a smart card application host hosting at least one smart card application (34-1 34-2), the method characterized by:

5 a step (61) of receiving from the contactless smart card reader (35) a radiofrequency (RF) communication signal pertinent to the at least one smart card application;

10 a step (62) of examining so as to determine where to route the received communication signal including possibly routing the communication signal to the at least one smart card application (34-1 34-2) or to a terminal interface of the mobile cellular terminal or to an RF antenna (33c) for radiative transmission to a system (31a 31b) related to the at least one smart card application; and

15 a step (63) of routing the communication signal to the destination so determined.

20 10. A method as in claim 9, wherein the smart card application host (34) is selected from the group consisting of a contact smart card, a microcontroller residing in the mobile cellular terminal, and a security component of the mobile cellular terminal.

11. A method as in claim 9, further characterized in that in routing the communication signal, logical channels (Ch1 Ch2) are used for communication with different applications (34-1 34-2) hosted by the smart card application host (34).

25 12. A method as in claim 9, further characterized in that in starting communications with the contactless smart card reader (35), the mobile cellular terminal reports RF parameter messages in a format understandable to the contactless smart card reader (35) so as to enable the
30 communications.

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13. A method as in claim 12, wherein the RF parameters so reported indicate proprietary capabilities of the smart card application host (34).

5 14. A method as in claim 12, wherein the RF parameters are derived from data provided by an answer-to-reset message issued by the smart card application host (34).

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